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ABSTRACT

a A method and system for detecting fraud in a credit card transaction between
consumer and a merchant over the ^{Internet} internet. The method and system comprises
obtaining credit card information relating to the transaction from the consumer; and
5 verifying the credit card information based upon a variety of parameters. The
variety of parameters are weighted so as to provide a merchant with a quantifiable
indication of whether the credit card transaction is fraudulent. In so doing, an
integrated verification system is provided which allows a merchant, or the like, to
a accurately and efficiently determine the validity of a transaction over the ^I internet.

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